

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security      ☐ Assumption of Executory Contract or Unexpired Lease      ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Dean Vitale  
Patricia Vitale**

Case No.: **17-35018**  
Judge: **Christine M. Gravelle**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original      ☒ Modified/Notice Required      Date: **4/26/19**  
☒ Motions Included      ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney OJK Initial Debtor: D V Initial Co-Debtor P V

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 100.00 Monthly\* to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Otto J. Kostbar	Attorney Fees	3,500.00
Internal Revenue Service	Taxes and certain other debts	2,791.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portofolio Servicing	206 Adirondack Ave Spotswood, NJ 08884 Middlesex County	89,160.06	0.00	2,122.86	1,319.57

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
<b>Allied Beverage Group, LLC</b>	<b>206 Adirodack Ave Spotswood, NJ 08884 Middlesex County</b>	<b>1,530.00</b>	<b>299,952.00</b>	<b>Mortgage Select Portfolio Servicing - 328,288.73</b>	<b>No value</b>	<b>N/A</b>	<b>0.00</b>
<b>Ford Motor Credit</b>	<b>206 Adirodack Ave Spotswood, NJ 08884 Middlesex County</b>	<b>2,598.00</b>	<b>299,952.00</b>	<b>Mortgage Select Portfolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group, LLC - 1,530.00</b>	<b>No value</b>	<b>N/A</b>	<b>0.00</b>
<b>Gastroenterology Consultants PA</b>	<b>206 Adirodack Ave Spotswood, NJ 08884 Middlesex County</b>	<b>700.93</b>	<b>299,952.00</b>	<b>Mortgage Select Portfolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group, LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00</b>	<b>No value</b>	<b>N/A</b>	<b>0.00</b>

Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	15,647.92	299,952.00	Mortgage Select Portfolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group, LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00 Judgment Lien Gastroenterology Consultants PA - 700.93 Judgment Lien Perth Amboy Anesthesia - 1,400.00 Statutory Lien Internal Revenue Service - 6,071.45 Statutory Lien Internal Revenue Service - 30,787.18 Statutory Lien Internal Revenue Service - 4,494.36	No value	N/A	0.00
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Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	6,071.45	299,952.00	Mortgage Select Portofolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group,LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00 Judgment Lien Gastroenterology Consultants PA - 700.93 Judgment Lien Perth Amboy Anesthesia - 1,400.00	No value	N/A	0.00
Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	30,787.18	299,952.00	Mortgage Select Portofolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group,LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00 Judgment Lien Gastroenterology Consultants PA - 700.93 Judgment Lien Perth Amboy Anesthesia - 1,400.00 Statutory Lien Internal Revenue Service - 6,071.45	No value	N/A	0.00

Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	4,494.36	299,952.00	Mortgage Select Portfolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group, LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00 Judgment Lien Gastroenterology Consultants PA - 700.93 Judgment Lien Perth Amboy Anesthesia - 1,400.00 Statutory Lien Internal Revenue Service - 6,071.45 Statutory Lien Internal Revenue Service - 30,787.18	No value	N/A	0.00
Perth Amboy Anesthesia	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	1,400.00	299,952.00	Mortgage Select Portfolio Servicing - 328,288.73 Judgment Lien Allied Beverage Group, LLC - 1,530.00 Judgment Lien Ford Motor Credit - 2,598.00 Judgment Lien Gastroenterology Consultants PA - 700.93	No value	N/A	0.00
2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.							

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Thrift Investment Corp	2006 Hyundai Sante Fe 100,000 miles	941.00	99.00

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Allied Beverage Group, LLC	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Judgment Lien	1,530.00	299,952.00	0.00	389,988.57	0.00
Ford Motor Credit	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Judgment Lien	2,598.00	299,952.00	0.00	388,920.57	0.00
Gastroenterology Consultants PA	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Judgment Lien	700.93	299,952.00	0.00	390,817.64	0.00
Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Statutory Lien	15,647.92	299,952.00	0.00	375,870.65	0.00
Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Statutory Lien	6,071.45	299,952.00	0.00	385,447.12	0.00
Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Statutory Lien	30,787.18	299,952.00	0.00	360,731.39	0.00
Internal Revenue Service	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Statutory Lien	4,494.36	299,952.00	0.00	387,024.21	0.00
Perth Amboy Anesthesia	206 Adirodack Ave Spotswood, NJ 08884 Middlesex County	Judgment Lien	1,400.00	299,952.00	0.00	390,118.57	0.00

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation  
□ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee □ is, ■ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ■ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/13/18.

Explain below <b>why</b> the plan is being modified: <b>Pay all the arrears on mortgage and IRS</b>	Explain below <b>how</b> the plan is being modified: <b>Paying all the arrears on mortgage and IRS</b>
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

**\*This plan is a step plan or has lumpsum payments as follows: \$100.00 per month for 17 months, then \$2,427.00 per month for 43 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 26, 2019 /s/ Dean Vitale  
**Dean Vitale**  
Debtor

Date: April 26, 2019 /s/ Patricia Vitale  
**Patricia Vitale**  
Joint Debtor

Date: April 26, 2019 /s/ Otto J. Kostbar  
**Otto J. Kostbar**  
Attorney for the Debtor(s)

## Certificate of Notice Page 12 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Dean Vitale  
Patricia Vitale  
DebtorsCase No. 17-35018-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 50

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db/jdb  
cr  
+Dean Vitale, Patricia Vitale, 206 Adirondack Ave, Spotswood, NJ 08884-1306  
+Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538,  
Fords, NJ 08863-0538, UNITED STATES 08863-0538  
517225889 +Allied Beverage Group, LLC, 600 Washington Ave, Carlstadt, NJ 07072-2902  
517225890 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
517304828 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517225894 +Central Jersey Periodontics, 177 Main St, East Brunswick, NJ 08816-4482  
517225895 +Community EMA, PO Box 417442, Boston, MA 02241-7442  
517225896 +Credit Control, PO Box 248, Hazelwood, MO 63042-0248  
517225899 +East Brunswick Animal Hospital, 44 Arthur St, East Brunswick, NJ 08816-3724  
517225900 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,  
Po Box 62180, Colorado Springs, CO 80962)  
517251526 +Ford Motor Credit Co. LLC, Morgan, Bornstein & Morgan, 1236 Brace Rd. Suite K,  
Cherry Hill, NJ 08034-3229  
517225901 +Gastroenterology Consultants PA, 205 May Street, Ste 201, Edison, NJ 08837-3267  
517225902 +Hendricks & Hendricks, 73 Patterson St, New Brunswick, NJ 08901-2145  
517225908 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812  
517225911 +LVNV Funding Group, PO Box 10497, Greenville, SC 29603-0497  
517381830 +NJSVS, BANKRUPTCY UNIT, POB 136, Trenton, NJ 08601-0136  
517225916 +New Jersey Manufacturers Insurance Co, Personal Auto, PO Box 428, Trenton, NJ 08628-0227  
517225917 +Northeast Oil LLC, PO Box 675, Englishtown, NJ 07726-0675  
517225919 +PAM LLC NJ Ez Pass, PO Box 1642, Milwaukee, WI 53201-1642  
517225920 +Perth Amboy Anesthesia, 530 New Brunswick Ave, Perth Amboy, NJ 08861-3654  
517225923 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
517225926 +RBMC Physicans, PO Box 11665, Newark, NJ 07101-4665  
517225925 +Raritan Bay Medical Center, PO Box 864, Mahwah, NJ 07430-0864  
517225924 +Raritan Bay Medical Center, PO Box 650292, Dallas, TX 75265-0292  
517225927 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
517225928 +Rutgers-RWJMG, PO Box 829650, Philadelphia, PA 19182-0001  
517225931 +State of NJ - Motor Vehicle System, Motor Vehicle Surcharge Violation System, PO Box 1502,  
Moorestown, NJ 08057-9704  
517225932 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985  
517225933 +University Radiology Group, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 26 2019 23:10:12 U.S. Attorney, 970 Broad St.,  
Room 502, Rensselaer Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 26 2019 23:10:10 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
lm +E-mail/Text: jennifer.chacon@spservicing.com Apr 26 2019 23:10:56  
SELECT PORTFOLIO SERVICING INC., Po Box 65250, Attn Bankruptcy,  
Salt Lake City, UT 84165-0250  
517225892 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Apr 26 2019 23:10:29 CCS, 725 Canton St,  
Norwood, MA 02062-2679  
517225897 +E-mail/PDF: creditonebknofications@resurgent.com Apr 26 2019 23:18:08 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
517225903 E-mail/Text: cio.bncmail@irs.gov Apr 26 2019 23:09:50 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
517341404 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 26 2019 23:10:17 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
517225909 +E-mail/Text: bncnotices@becket-lee.com Apr 26 2019 23:09:44 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517336887 E-mail/PDF: resurgentbknofications@resurgent.com Apr 26 2019 23:18:45  
LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675,  
Greenville, SC 29603-0675  
517337663 E-mail/PDF: resurgentbknofications@resurgent.com Apr 26 2019 23:29:35  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517225913 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 26 2019 23:19:22  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517225915 +E-mail/Text: kmorgan@morganlaw.com Apr 26 2019 23:10:28 Morgan, Bornstein & Morgan,  
1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
517225918 +E-mail/Text: janicemorgan@optimum.net Apr 26 2019 23:10:31 P.D.A.B., 66 Ford Road,  
Ste 114, Denville, NJ 07834-1300  
517225921 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 26 2019 23:18:04  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517270203 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 26 2019 23:18:38  
Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
517243468 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 26 2019 23:18:04  
Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Apr 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517225929 +E-mail/Text: bankruptcy@savit.com Apr 26 2019 23:10:31 Savit Coll, Po Box 250,  
East Brunswick, NJ 08816-0250  
517337797 E-mail/Text: jennifer.chacon@spservicing.com Apr 26 2019 23:10:56  
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
517225930 +E-mail/Text: jennifer.chacon@spservicing.com Apr 26 2019 23:10:56  
Select Portfolio Servicing, Attn: Bankruptcy Dept, PO Box 65250,  
Salt Lake City, UT 84165-0250  
517227004 +E-mail/PDF: gecsed@recoverycorp.com Apr 26 2019 23:18:31 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517225934 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 26 2019 23:09:36  
Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517225891\* +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
517225893\* +CCS, 725 Canton St, Norwood, MA 02062-2679  
517225898\* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
517225904\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
517225905\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
517225906\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
517225907\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
517225910\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517225912\* +LVNV Funding Group, PO Box 10497, Greenville, SC 29603-0497  
517225914\* +LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517225922\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)

TOTALS: 0, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Trust 2006-CH2 Asset Backed Pass-Through Certificates,  
Series 2006-CH2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the  
holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH2 Asset Backed Pass-Through  
Certificates, Series 2006-CH2 kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Otto J. Kostbar on behalf of Joint Debtor Patricia Vitale ojkostbar@gmail.com  
Otto J. Kostbar on behalf of Debtor Dean Vitale ojkostbar@gmail.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Trust 2006-CH2 Asset Backed Pass-Through Certificates,  
Series 2006-CH2 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9